

In re:
Frank F. Torok, II
KML Law Group
Debtors

Case No. 24-13427-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: May 01, 2025

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2025:

Recip ID	Recipient Name and Address
db	+ Frank F. Torok, II, 5201 Stansfield Drive, Zionsville, PA 18092-2088
14930134	+ Ally Bank, P O Box 77404, Trenton, NJ 08628-6404
14937595	+ Ally Bank, c/o Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia PA 19106-1541
14963503	+ Fay Servicing, LLC, c/o LAUREN MOYER, Friedman Vartolo, LLP, 1325 Franklin Ave., Ste. 160 Garden City, NY 11530-1631
14947902	+ KMLLaw Group, P.C., c/o Denise Carlon, Esq., 701 Market Street, Suite 5000, Philadelphia PA 19106-1541

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	May 02 2025 00:59:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 02 2025 00:59:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	^ MEBN	May 02 2025 00:43:16	Fay Servicing, LLC as servicer for US Bank Trust N, c/o Friedman Vartolo LLP, 1325 Franklin Ave, Ste. 160, Garden City, NY 11530-1631
res	^ MEBN	May 02 2025 00:43:15	KML Law Group, BNY Independence Ceneter, Suite 5000, 701 Market Street, Philadelphia, PA 19106, UNITED STATES 19106-1538
cr	Email/Text: BankruptcyECFMail@mccalla.com	May 02 2025 00:59:00	US Bank Trust National Association, Not In Its Ind, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
14937263	^ MEBN	May 02 2025 00:43:15	Ally Bank, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14956946	Email/Text: BKelectronicnotices@cenlar.com	May 02 2025 00:59:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618
14930135	Email/Text: ECF@fayservicing.com	May 02 2025 00:59:00	Fay Servicing, 1601 LBJ Freeway Ste 150, Dallas, TX 75234
14931948	Email/Text: BankruptcyECFMail@mccalla.com	May 02 2025 00:59:00	US Bank Trust National Association, c/o Maria Tsagaris, 1544 Old Alabama Rd., Roswell GA 30076
14931562	Email/Text: BankruptcyECFMail@mccalla.com	May 02 2025 00:59:00	US Bank Trust National Association, Not In Its, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
14958226	^ MEBN	May 02 2025 00:43:17	US Bank Trust National Association, c/o STEVEN K. EISENBERG, 1581 Main Street, Suite 200, Warrington, PA 18976-3403

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User: admin

Page 2 of 2

Date Rcvd: May 01, 2025

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Total Noticed: 17

14956567 ^ MEBN

May 02 2025 00:43:10 US Bank Trust National Association et al., Fay
Servicing, LLC, PO Box 814609, Dallas, TX
75381-4609

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2025 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust brian+ecf@briannicholas.com, mcallaecf@ecf.courtdrive.com
DANIEL P. JONES	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust djones@sterneisenberg.com, bkecf@sterneisenberg.com
DENISE ELIZABETH CARLON	on behalf of Creditor ALLY BANK bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Respondent KML Law Group bkgroup@kmlawgroup.com
JOHN ERIC KISHBAUGH, I	on behalf of Creditor ALLY BANK ekishbaugh@kmlawgroup.com
JOHN EVERETT COOK	on behalf of Debtor Frank F. Torok II bankruptcy@everettcooklaw.com, g29494@notify.cincompass.com;cook.everettb129037@notify.bestcase.com
LAUREN MOYER	on behalf of Creditor Fay Servicing LLC as servicer for US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkecf@friedmanvartolo.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
STEVEN K. EISENBERG	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

Frank F. Torok, II

Debtor

Chapter 13

Bankruptcy No. 24-13427-PMM

ORDER DISMISSING CHAPTER 13 CASE

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby
TERMINATED and the employer shall cease wage withholding immediately.



Date: May 1, 2025

PATRICIA M. MAYER
U.S. BANKRUPTCY JUDGE